

FORM 1. VOLUNTARY PETITION

United States Bankruptcy Court		VOLUNTARY PETITION	
Northern District of Illinois (Western Division)			
NAME OF DEBTOR - (If individual, enter Last, First, Middle) Maddux, James A.	NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) Maddux, Naomi L.		
ALL OTHER NAMES used by the debtor in the last 6 years (Include married, birth, and trade names)	ALL OTHER NAMES used by the joint debtor in the last 6 years (Include married, birth, and trade names)		
SOC SEC/TAX I.D. NO (If more than one, state all) XXX - XX - 5512	SOC SEC/TAX I.D. NO (If more than one, state all) XXX - XX - 3413		
STREET ADDRESS OF DEBTOR (No. and street, city, state and zip code) 3122 Blackstone Ave. Rockford IL 61101	STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state and zip code) 3122 Blackstone Ave. Rockford, IL 61101		
COUNTY of residence or principal place of business Winnebago	PHONE NUMBER	COUNTY of residence or principal place of business Winnebago	PHONE NUMBER
MAILING ADDRESS OF DEBTOR (If different from Street Address)	MAILING ADDRESS OF JOINT DEBTOR (If different from Street Address)		
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from address listed above)			
INFORMATION REGARDING DEBTOR (Check applicable boxes)			
VENUE (Check any applicable box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in the District for 180 days immediately preceding the date of the petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in the District. 			
TYPE OF DEBTOR <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Community Broker <input type="checkbox"/> Corporation <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad 	CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Sec 304 - Case ancillary to foreign proceeding 		
NATURE OF DEBT <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business 	FILING FEE (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments <p>Installment payments applicable to individuals only. Must attach signed application for the courts consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>		
CHAPTER 11 SMALL BUSINESS (Check all boxes that apply) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered as a small business under 11 U.S.C. § 1121(e) (Optional) 		THIS SPACE FOR COURT USE ONLY	
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only - Check applicable boxes)			
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 			
ESTIMATED NUMBER OF CREDITORS			
<ul style="list-style-type: none"> <input type="checkbox"/> 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over 			
ESTIMATED ASSETS (in thousands of dollars)			
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> More than \$100 million 			
ESTIMATED LIABILITIES (in thousands of dollars)			
<ul style="list-style-type: none"> <input type="checkbox"/> \$0 to \$50,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> More than \$100 million 			

VOLUNTARY PETITION PAGE 2 <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Maddux, James A. & Naomi L.	FORM B1
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)			
Location where filed see attached list	Case Number	Date Filed	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one, attach additional sheet)			
Name of Debtor	Case Number	Date Filed	
Relationship	District	Judge	
SIGNATURES			
SIGNATURE(S) OF DEBTOR(S) (INDIVIDUAL/Joint)		EXHIBIT A	
<p>I declare under penalty of perjury that the information provided in this petition is true and correct. (If Petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X /s/ James A. Maddux</u> Signature of Debtor</p> <p><u>X /s/ Naomi L. Maddux</u> Signature of Joint Debtor</p>		<p>(To be completed if debtor is required to file periodic reports (e. g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934 and is requesting relief under Chapter 11)</p> <p><input type="checkbox"/> Exhibit "A" is attached and made a part of this petition.</p>	
		EXHIBIT B	
		<p>(To be completed by attorney for individual debtor(s) with primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><u>X /s/ Zenon J. Bidzinski</u> Signature of Attorney for Debtors</p>	
		<p><u>Sept 21, 2005</u> Date</p>	
SIGNATURE OF ATTORNEY		EXHIBIT C	
<p><u>X /s/ Zenon J. Bidzinski</u> Signature of Attorney for Debtor(s)</p> <p>Zenon J. Bidzinski</p> <p>PRINTED NAME OF ATTORNEY FOR DEBTOR(S)</p> <p>Law Office of Zenon Joseph Bidzinski</p> <p>FIRM NAME</p> <p>129 S. Phelps Ave., #814</p> <p>Rockford, IL 61108</p> <p>IL Atty. Regis. No. 3126843</p> <p>ADDRESS</p> <p>(815) 621-3246; Fax (815) 636-8660</p> <p>TELEPHONE NUMBER</p> <p><u>Sept 21, 2005</u> Date</p>		<p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>	
SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER			
<p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110. that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed or Typed Name of Bankruptcy petition Preparer</p> <p>Social Security Number</p> <p>Address _____ Tel. No. _____</p> <p>Names and Social Security number of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.</p> <p><u>X</u> Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provision of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. § 156.</p>			
SIGNATURE OF DEBTOR (CORPORATION/PARTNERSHIP)			
<p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X</u> Signature of Authorized Individual</p> <p>Print or Type Name of Authorized Individual</p> <p>Title of Individual Authorized by Debtor to File this Petition</p> <p>Date</p>			

In re Chapter 13 Bankruptcy of James A. & Naomi L. Maddux
Sept. 21, 2005
List of Prior Bankruptcies

03-73779	Ch 7	N.D. IL	James & Naomi Maddux	Filed 7/16/03
03-76375	Ch 13	N.D. IL	James & Naomi Maddux	Filed 12/11/03
04-73646	Ch 13	N.D. IL	James & Naomi Maddux	Filed 7/2/04
04-76006	Ch 13	N.D. IL	James & Naomi Maddux	Filed 12/6/04

United States Bankruptcy Court

Northern DISTRICT OF Illinois (Western Division)

DEBTOR

Maddux, James A. & Naomi L.

CASE NO.

05 -

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is extremely complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$209 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all of your property. You may claim certain property as exempt under governing law. The trustee then liquidates the property and uses the proceed to pay your creditors according to priorities of the Bankruptcy Code.
3. the purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore you may still be responsible for such debts as certain taxes and student loans, alimony , and support payments, debts fraudulently incurred, debts for willful and malicious injury to a person or property, and debts arising from a drunk driving judgment.
5. Under certain circumstances you may keep property that you have purchased. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of Debts—Regular Income (\$194 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except for alimony and support payments, certain kinds of taxes owed for less than three years, certain student loans, court ordered restitution in a criminal case, debts arising from a drunk driving judgment, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee + \$30 Admin. Fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and an individual should consult an attorney before filing a Chapter 11 petition.

Chapter 12: Family Farmer (\$200 filing fee + \$30 Admin. Fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 21st day of September, 2005.

Debtor /s/ James A. Maddux

Joint Debtor /s/ Naomi L. Maddux

INSTRUCTIONS: A copy of this notice personally signed by the debtor, or by both debtors in a joint case, must accompany any bankruptcy petition filed with the Clerk. Failure to comply may result in the petition not being accepted for filing.

United States Bankruptcy Court

Northern DISTRICT OF Illinois (Western Division)

IN RE Maddux, James A. & Naomi L.
name of debtor

Case No. 05 -
Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors, 25 in number, is true and correct to the best of his knowledge.

Dated: Sept 21, 2005

Debtor /s/ James A. Maddux

Joint Debtor /s/ Naomi L. Maddux

**In Re Chapter 13 Bankruptcy of James & Naomi Maddux
Sept. 22, 2005
Creditor List**

ABC Cash & Go 5611 N. 2nd St. Loves Park, IL 61111	Mutual Management Serv. 401 E. State St, 2nd Flr P.O. Box 4777 Rockford, IL 61110-4777	Walmart Super-Center Customer Service 3849 Northridge Dr. Rockford, IL 61114
Arrow Financial Services 5996 W. Touhy Ave. Niles, IL 60714-4610	National Accounts P.O. Box 44207 Madison, WI 53744	Winnebago County States Atty Bad Check Restitution Program P.O. Box 98 Rockford, IL 61105-0098
Balsley & Dahlberg, LLP 5130 N. 2nd St. Loves Park, IL 61111	NICOR Gas Attn: Bankrptcy & Collectn Dept P.O. Box 549 Aurora, IL 60507	United Consumer Finan Service c/o Bass & Associates 3936 E. Ft. Lowell Rd., #200 Tucson, AZ 85712
Chase Manhattan Mortgage 3415 Vision Dr. Columbus, OH 43219	RHS Rockford Health Physicians 2400 N. Rockton Ave. Rockford, IL. 61103	
Check Into Cash, Inc. Attn: Collections P.O. Box 550 Cleveland, TN 37364-0550	Rock River Water Reclam. Dist 3333 Kishwaukee St. P.O. Box 6207 Rockford, IL 61125-1207	
City of Rockford Legal Dept. Attn: Water Dept Claims 425 East State St Rockford, IL.61104	Rockford Memorial Hosp / Pathologists 2400 N. Rockton Ave. Rockford, IL. 61103	
ComEd System Credit/Bankruptcy Dept 2100 Swift Dr. Oak Brook, IL 60523	Rockford Mercantile 2502 S. Alpine Rd. Rockford, IL 61108	
Featherstone Clinic P.O. Box 1715 Rockford, IL 61110-0215	Rockford Rehab Medicine P.O. Box 5368 Rockford, IL. 61125	
Illinois Title Loans c/o S. Salkin / Malnik & Salkin 1776 N. Pine Island Rd, #216 Plantation, FL 33322	Royce Financial 617B S. Rockford Ave. Rockford, IL 61104-1607	
M&L Acceptance Corp. P.O. Box 119 Port Edwards, WI 54469	Sage Telecom P.O. Box 79051 Phoenix, AZ 85062-9051	
Mortgage Elec Regis System c/o Codilis & Assoc. 15W030 N. Frontage Rd., #100 Burr Ridge, IL 60527	SBC Law Dept 225 W. Randolph, Suite 27A Chicago, IL 60606	

United States Bankruptcy Court

Northern DISTRICT OF Illinois (Western Division)

IN RE Maddux, James A. & Naomi L.
name of debtor

Bankruptcy Case No. 05 -
Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with this bankruptcy cases is as follows:

For legal services I have agreed to accept (for attorney fees, excluding costs)	\$2,200.00
Prior to the filing of this statement I have received (for attorney fees).....	\$0.00
Balance due	\$2,200.00

2. The source of the compensation paid to me was: Debtor Other (specify) _____
 3. The source of the compensation to be paid to me is: Debtor Other (specify) _____
 4. I have not agreed to share the above-disclosed compensation with any other person unless they are member or associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person(s) who are not members or associates of my law firm. A summary of the agreement, together with a list of the names of the people sharing in the compensation is listed below.

5. In return for the above disclosed fee, I have agreed to render legal service for the bankruptcy case, including:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy.
 - b. Preparation and filing of any petition, schedules, statements, and plan which may be required.
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, an any adjourned hearings thereof;
 - d. Representation of the debtor in non-adversary proceedings and other non-contested bankruptcy matters:
 - e. (other provisions as needed)
The attorney will assist the debtor(s) in carrying out their Statement of Intention. The attorney agrees to provide representation for any 707(B) hearing, but only insofar as the hearing relates to substantial abuse of 5(a) above.
 6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Adversary proceedings (attorney will represent client at his hourly rate). Appeals of any kind, including appeals from

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy case.

/s/ Zenon J. Bidzinski
Attorney for Plaintiff

Date: Sept. 21, 2005

Zenon J. Bidzinski
129 S. Phelps Ave., #814
Rockford, IL 61108
IL Atty. Regis. No. 3126843
(815) 621-3246; Fax (815) 636-8660